

**RETRIEVING PERSONAL ACCOUNT INFORMATION FROM A WEB SITE  
BY READING A CREDIT CARD**

**ABSTRACT OF THE DISCLOSURE**

5           A method of accessing personal account information of a credit card (3400) over  
a global communication packet-switched network (306). At a user location disposed on  
the network (306), a machine-resolvable code (MRC) (3402) of the credit card (3400)  
of a user is read with a reading device (3410). Coded information is extracted from the  
MRC (3402). Routing information associated with the coded information is obtained,  
10       which routing information corresponds to the personal account information of the user  
stored on a credit card company server (3300) disposed on the network (306). The user  
location connects to the credit card company server (3300) across the network in  
accordance with the routing information. The personal account information is returned  
from the credit card company server (3300) to the user location. The personal account  
15       information is then presented to the user at the user location.